

Certificate Number: 15111-NJ-DE-033531331

Bankruptcy Case Number: 19-25123



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 9, 2019, at 5:59 o'clock PM EDT, Lisa A Renteria completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 9, 2019 By: /s/Stephanie Sandison for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education